



INTEREST RATE OF EDUCATION LOAN PRODUCT AT SERVICE INTRODUCTION POINT

Updated date: 03/01/2024

No.	Effective Interest rate (%/year)	Interest overdue (in case the loan has 0% interest)	Tenor (months)	Types of customer
(1)	(2)	(3)	(4)	(5)
1	16.8600%	150% x interest rate	12	Normal customer
2	18.1200%	150% x interest rate	6, 9	Normal customer
3	25.7276%	150% x interest rate	6, 9, 12, 15, 18, 20, 24	Normal customer
4	30.0516%	150% x interest rate	6, 9, 12, 15, 18, 20, 24, 36	Normal customer
5	29.9860%	N/A	6, 9, 12, 15, 18, 20, 24, 36	Customer have proof of income
6	32.0040%	N/A	6, 9, 12, 15, 18, 20, 24, 36	Customer have proof of income
7	34.0666%	N/A	6, 9, 12, 15, 18, 20, 24, 36	Customer have proof of income/ Student
8	36.1350%	N/A	6, 9, 12, 15, 18, 20, 24, 36	Student
9	38.0654%	N/A	6, 9, 12, 15, 18, 20, 24, 36	Normal customer
10	39.5400%	N/A	6, 9, 12, 15, 18, 20, 24, 36	Normal customer
11	42.7000%	N/A	6, 9, 12, 15, 18, 20, 24, 36	Normal customer

Note

+ Column (2) : The interest rate is calculated based on the reducing balance on the basis of 1 year 365 days

+ Column (3) = 150% * Column (2)

+ Column (5) : Depends on specific case, interest rate could be applied differently to the same type of customer and loan conditions or promotion (if any) will be announced by JIVF. Customer should contact to JIVF sales consultant to be consulted more about applied interest rate and specific type of customer.